



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** CIBC BANCORP USA INC.

**City/State** CHICAGO, IL

## Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 59,782,855

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**CIBC BANCORP USA INC.**  
**120 SOUTH LA SALLE STREET**  
  
**CHICAGO, IL 60603**

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BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	57,643,906	49,306,592	51,260,615	43,954,304	38,935,259
Net income (\$000)	323,083	56,954	300,745	480,627	265,804
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	1.45	2.65	6	2.01	2.84	13	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15
+ Non-interest income	1.88	1.11	84	1.44	1.14	68	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68
– Overhead expense	1.94	2.24	31	2.07	2.63	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31
– Provision for credit losses	-0.06	-0.15	59	1.07	0.85	68	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	43	-0.01	0	15
+ Other tax equivalent adjustments	0	0	81	0	0	82	0	0	48	0	0	76	0	0	45
= Pretax net operating income (tax equivalent)	1.47	1.79	26	0.30	0.64	21	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7
Net operating income	1.12	1.36	25	0.23	0.48	22	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8
Net income	1.12	1.35	25	0.23	0.50	21	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.23	3.14	9	3.33	3.78	23	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61
Interest expense	0.62	0.27	92	1.08	0.66	85	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94
Net interest income (tax equivalent)	1.60	2.85	7	2.25	3.10	16	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.21	0.13	71	0.13	0.28	39	0.21	0.27	52	0.18	0.21	54	0.20	0.22	63
Earnings coverage of net loan and lease losses (X)	11.71	4.52	46	15.45	21.56	58	10.21	22.91	44	12.87	24.40	48	9.59	21.75	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54	1.39	70	1.58	1.51	64	1.69	1.58	66	0.95	0.83	62	0.74	0.90	35
Allowance for loan and lease losses / Total loans and leases	1.53	1.37	68	1.57	1.48	64	1.68	1.55	68	0.95	0.81	64	0.74	0.89	35
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.14	0.63	88	0.62	0.66	53	1.35	0.71	89	0.61	0.57	58	0.58	0.61	48
30–89 days past due loans and leases / Total loans and leases	0.03	0.27	6	0.06	0.36	9	0.19	0.39	27	0.07	0.43	7	0.11	0.44	12
<b>Liquidity and Funding</b>															
Net noncore funding dependence	0	-1.82	60	18.56	6.94	83	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88
Net short-term noncore funding dependence	-27.73	-8.21	9	-7.09	-2.29	30	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42
Net loans and leases / Total assets	54.84	59.81	32	65.05	63.21	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38
<b>Capitalization</b>															
Tier 1 leverage ratio	10.81	9.11	85	10.82	9.03	90	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94
Holding company equity capital / Total assets	15.49	10.88	95	16.36	11.06	97	15.45	11.16	93	17.86	12.43	95	19.26	12.22	98
Total equity capital (including minority interest) / Total assets	15.49	11.01	95	16.36	11.18	97	15.45	11.29	93	17.86	12.57	95	19.26	12.27	98
Common equity tier 1 capital / Total risk-weighted assets	14.28	12.69	77	12.52	12.01	66	13.65	12.38	75	12.84	12.17	71	13.52	12.12	78
Net loans and leases / Equity capital (X)	3.54	5.51	11	3.98	5.78	14	3.75	5.58	14	3.71	5.21	16	3.39	5.29	12
Cash dividends / Net income	0	25.30	4	0	60.26	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	14.37	9.29	68	19.35	17.07	62	20.27	16.68	65	14.45	9.26	76	9.58	7	71
Equity capital	8.30	9.31	60	3.39	6.16	45	4.07	6.99	37	6.11	10.49	39	3.57	7.89	40
Net loans and leases	-3.58	0.79	37	16.02	13.26	66	5.26	9.07	38	16.18	9.10	81	8.48	7.89	67
Noncore funding	4.62	-23.76	81	-2.04	-2.41	52	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	59.18	11.05	93	0	13.39	12	60.87	13.56	91	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	151.92	103.07	98	118.82	103.11	95	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95
Cash from ops + noncash items + op expense / Op expense + dividends	114.05	130.64	48	263.56	154.33	82	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	527,542	652,226	1,212,891	1,508,535	1,315,962	-19.12	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	527,366	651,954	1,212,436	1,507,732	1,315,260	-19.11	
Tax-exempt income on loans and leases.....	176	272	455	803	702	-35.29	
Estimated tax benefit on income on loans and leases.....	2	2	2	489	249	2.57	
Income on loans and leases (tax equivalent).....	527,544	652,228	1,212,893	1,509,024	1,316,211	-19.12	
Investment interest income (tax equivalent).....	38,652	57,048	101,965	124,418	102,599	-32.25	
Interest on balances due from depository institutions.....	3,971	4,692	7,276	23,496	12,453	-15.37	
Interest income on other earning assets.....	11,807	19,212	31,396	69,431	53,770	-38.54	
Total interest income (tax equivalent).....	581,974	733,180	1,353,530	1,726,369	1,485,033	-20.62	
Interest on time deposits of \$250K or more.....	2,873	10,505	16,951	28,440	15,201	-72.65	
Interest on time deposits < \$250K.....	3,314	14,606	22,852	37,615	25,235	-77.31	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	19,297	65,272	90,343	243,913	136,568	-70.44	
Interest on other borrowings and trading liabilities.....	137,596	147,533	267,898	476,916	466,142	-6.74	
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	163,080	237,916	398,044	786,884	643,146	-31.45	
Net interest income (tax equivalent).....	418,894	495,264	955,486	939,485	841,887	-15.42	
Non-interest income.....	543,140	354,323	811,006	742,147	606,655	53.29	
Adjusted operating income (tax equivalent).....	962,034	849,587	1,766,492	1,681,632	1,448,542	13.24	
Overhead expense.....	558,074	510,813	1,038,592	986,127	940,695	9.25	
Provision for credit losses.....	-18,105	264,370	335,199	153,011	137,950		
Securities gains (losses).....	0	0	0	22	-4,179		
Other tax equivalent adjustments.....	1	1	0	1	0	0.00	
Pretax net operating income (tax equivalent).....	424,018	74,209	392,271	542,253	365,718	471.38	
Applicable income taxes.....	100,932	17,252	91,524	60,112	98,132	485.05	
Tax equivalent adjustments.....	3	3	2	1,514	1,782	0.00	
Applicable income taxes (tax equivalent).....	100,935	17,255	91,526	61,626	99,914	484.96	
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	323,083	56,954	300,745	480,627	265,804	467.27	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	323,083	56,954	300,745	480,627	265,804	467.27	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	323,083	56,954	300,745	480,627	265,804	467.27	
Investment securities income (tax equivalent).....	38,652	57,048	101,965	124,418	102,599	-32.25	
US Treasury and agency securities (excluding mortgage-backed securities).....	13,044	22,038	37,995	35,641	20,059	-40.81	
Mortgage-backed securities.....	25,445	34,053	62,450	79,306	73,648	-25.28	
All other securities.....	163	957	1,520	9,471	8,892	-82.97	
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.02	2.92	7	2.97	3.46	18	2.64	3.27	13	3.93	4	44	3.81	3.87	47
Less: Interest expense	0.57	0.25	91	0.97	0.61	82	0.78	0.48	82	1.79	0.98	90	1.65	0.79	92
Equals: Net interest income (tax equivalent)	1.45	2.65	6	2.01	2.84	13	1.86	2.77	12	2.14	3.01	16	2.16	3.08	15
Plus: Non-interest income	1.88	1.11	84	1.44	1.14	68	1.58	1.21	72	1.69	1.32	74	1.56	1.31	68
Equals: adjusted operating income (tax equivalent)	3.34	3.82	27	3.45	4.05	20	3.45	4.04	22	3.83	4.41	24	3.72	4.46	15
Less: Overhead expense	1.94	2.24	31	2.07	2.63	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31
Less: Provision for credit losses	-0.06	-0.15	59	1.07	0.85	68	0.65	0.51	73	0.35	0.15	90	0.35	0.14	89
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	44	-0.01	0	15
Plus: other tax equivalent adjustments	0	0	81	0	0	82	0	0	48	0	0	76	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.47	1.79	26	0.30	0.64	21	0.77	1.04	26	1.23	1.56	21	0.94	1.57	7
Less: Applicable income taxes (tax equivalent)	0.35	0.41	32	0.07	0.16	21	0.18	0.23	32	0.14	0.36	5	0.26	0.33	24
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.12	1.36	25	0.23	0.48	22	0.59	0.81	26	1.09	1.19	34	0.68	1.24	8
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.12	1.35	25	0.23	0.50	21	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8
Memo: Net income (last four quarters)	1.02	1.25	28	0.55	0.81	22	0.59	0.82	26	1.09	1.19	34	0.68	1.24	8
Net income—BHC and noncontrolling (minority) interest	1.12	1.37	25	0.23	0.50	20	0.59	0.83	26	1.09	1.20	34	0.68	1.25	7
<b>Margin Analysis</b>															
Average earning assets / Average assets	90.66	93.15	20	89.19	91.74	19	89.86	92.32	17	87.80	91.05	19	86.72	91.48	7
Average interest-bearing funds / Average assets	62.26	62.32	55	64.23	65.48	46	64.20	64.06	52	65.24	65.57	48	62.73	65.56	36
Interest income (tax equivalent) / Average earning assets	2.23	3.14	9	3.33	3.78	23	2.94	3.55	17	4.47	4.41	56	4.40	4.24	61
Interest expense / Average earning assets	0.62	0.27	92	1.08	0.66	85	0.86	0.52	86	2.04	1.08	91	1.90	0.86	94
Net interest income (tax equivalent) / Average earning assets	1.60	2.85	7	2.25	3.10	16	2.07	3.01	13	2.43	3.33	18	2.49	3.38	19
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.16	4.05	9	3.88	4.44	16	3.60	4.27	12	5.12	5.09	58	5.08	4.95	70
Interest-bearing bank balances	0.10	0.11	30	0.35	0.50	30	0.18	0.27	23	1.70	2.04	30	1.30	1.64	23
Federal funds sold and reverse repos	0.25	0.26	63	0.97	0.94	61	0.67	0.68	58	2.33	2.44	56	2	2.17	45
Trading assets	0.72	0.42	72	1.05	0.67	70	0.96	0.60	71	2.21	0.99	74	2.27	1.11	75
Total earning assets	2.23	3.11	9	3.33	3.74	25	2.94	3.51	17	4.47	4.36	57	4.39	4.20	64
Investment securities (tax equivalent)	1.18	1.80	9	2.22	2.51	24	1.84	2.25	20	2.39	2.76	20	2.25	2.68	15
US Treasury and agency securities (excluding mortgage-backed securities)	0.62	1.28	16	1.95	2.01	52	1.27	1.75	27	1.96	2.32	29	1.78	2.05	29
Mortgage-backed securities	2.17	1.56	92	2.47	2.33	64	2.37	2.05	80	2.57	2.61	47	2.36	2.50	35
All other securities	9.54	2.91	96	2.61	3.48	19	2.97	3.24	42	3.07	4.06	22	2.24	4.20	7
Interest-bearing deposits	0.22	0.24	50	0.97	0.70	76	0.65	0.53	67	1.96	1.10	92	1.44	0.81	87
Time deposits of \$250K or more	0.53	0.76	28	1.88	1.67	69	1.51	1.42	57	2.42	1.96	89	1.48	1.44	53
Time deposits < \$250K	0.80	0.72	61	2.01	1.58	86	1.80	1.36	87	2.26	1.82	76	1.77	1.29	81
Other domestic deposits	0.18	0.17	65	0.81	0.50	84	0.51	0.36	81	1.83	0.93	92	1.35	0.67	92
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.02	0.19	13	0.57	0.85	40	0.29	0.62	23	1.98	1.86	55	1.60	1.51	50
Other borrowed funds and trading liabilities	2.41	1.31	88	2.10	1.62	77	2.04	1.50	78	3.42	2.38	90	3.54	2.28	92
All interest-bearing funds	0.91	0.40	93	1.50	0.92	89	1.21	0.74	86	2.74	1.49	92	2.63	1.19	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	543,140	354,323	811,006	742,147	606,655
Fiduciary activities income	197,747	159,016	335,769	309,070	293,335
Service charges on deposit accounts - domestic	24,545	20,701	43,886	36,580	37,271
Trading revenue	14,625	-17,646	-2,515	2,923	6,621
Investment banking fees and commissions	79,307	53,649	98,643	79,844	64,009
Insurance activities revenue	0	1	2	5	5
Venture capital revenue	0	0	0	0	0
Net servicing fees	158	117	186	173	135
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	176	21,500	33,495	36,292	9,255
Other non-interest income	226,582	116,985	301,540	277,260	196,024
Total overhead expenses	558,074	510,813	1,038,592	986,127	940,695
Personnel expense	380,561	282,203	642,315	620,239	590,873
Net occupancy expense	25,137	11,835	55,310	29,342	35,344
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	27,200	33,419	60,947	66,708	66,446
Other operating expenses	125,176	183,356	280,020	269,838	248,032
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,520	2,365	2,421	2,367	2,335
Average personnel expense per employee	151.02	119.32	265.31	262.04	253.05
Average assets per employee	22,874.57	20,848.45	21,173.32	18,569.63	16,674.63

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	58.01	59.03	42	60.13	63.28	44	58.79	62.28	39	58.69	61.29	42	65.02	60.88	72
<b>Percent of Average Assets</b>															
Total overhead expense	1.94	2.24	31	2.07	2.63	25	2.03	2.57	26	2.24	2.69	28	2.42	2.71	31
Personnel expense	1.32	1.25	63	1.14	1.31	32	1.25	1.30	47	1.41	1.41	48	1.52	1.44	57
Net occupancy expense	0.09	0.24	6	0.05	0.26	1	0.11	0.26	6	0.07	0.28	2	0.09	0.28	3
Other operating expenses	0.53	0.73	23	0.88	0.99	60	0.67	0.94	27	0.77	0.97	38	0.81	0.97	39
Overhead less non-interest income	0.05	1.10	8	0.63	1.36	11	0.44	1.25	10	0.56	1.32	10	0.86	1.38	17
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.01	58.45	43	60.12	62.83	47	58.79	61.82	41	58.64	60.64	46	64.94	60.37	73
Personnel expense	39.56	33.10	82	33.22	32.43	49	36.36	32.36	73	36.88	32.39	76	40.79	32.51	89
Net occupancy expense	2.61	6.33	8	1.39	6.65	2	3.13	6.58	7	1.74	6.52	4	2.44	6.48	5
Other operating expenses	15.84	18.60	35	25.52	23.06	76	19.30	22.28	44	20.01	21.20	52	21.71	20.90	62
Total non-interest income	56.46	28.18	92	41.71	27.40	82	45.91	28.83	84	44.13	29.23	82	41.88	28.50	80
Fiduciary activities income	20.56	2.24	96	18.72	2.10	96	19.01	2.09	96	18.38	1.97	96	20.25	2.14	96
Service charges on domestic deposit accounts	2.55	3.19	37	2.44	3.35	30	2.48	3.27	32	2.18	3.88	30	2.57	4.15	31
Trading revenue	1.52	0.72	83	-2.08	1.60	1	-0.14	1.28	4	0.17	1.18	45	0.46	0.85	60
Investment banking fees and commissions	8.24	2.52	86	6.31	2.64	83	5.58	2.46	83	4.75	3.54	77	4.42	3.42	76
Insurance activities revenue	0	0.37	11	0	0.39	25	0	0.41	22	0	0.47	21	0	0.47	21
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.02	0.55	27	0.01	-0.20	56	0.01	0.01	55	0.01	0.28	34	0.01	0.65	21
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.02	3.83	6	2.53	2.89	60	1.90	3.92	48	2.16	1.86	63	0.64	1.61	42
Other non-interest income	23.55	9.26	92	13.77	9.31	79	17.07	9.65	84	16.49	10.04	84	13.53	9.86	74
Overhead less non-interest income	1.55	29.94	8	18.42	34.19	14	12.88	31.93	11	14.51	31.06	13	23.06	31.46	21
Applicable income taxes / Pretax net operating income (tax equivalent)	23.80	21.54	74	23.25	18.39	79	23.33	18.63	82	11.09	20.56	4	26.83	19.04	94
Applicable income tax + TE / Pretax net operating income + TE	23.80	23.10	63	23.25	22.75	54	23.33	21.18	66	11.36	23.23	2	27.32	21.56	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	17,987,978	17,519,291	17,845,433	16,407,832	14,181,816	2.68	
Commercial and industrial loans	9,205,203	10,068,884	9,628,985	8,552,407	7,699,390	-8.58	
Loans to individuals	366,196	220,303	274,097	200,118	157,314	66.22	
Loans to depository institutions and acceptances of other banks	3,056	1,967	1,964	2,640	18,713	55.36	
Agricultural loans	14,678	11,427	15,583	7,856	9,524	28.45	
Other loans and leases	5,864,515	6,902,274	5,894,675	6,561,777	5,213,170	-15.04	
Less: Unearned income	145,363	179,996	165,862	148,177	151,358	-19.24	
Loans and leases, net of unearned income	33,296,263	34,544,150	33,494,875	31,584,453	27,128,569	-3.61	
Less: Allowance for loan and lease losses	510,408	541,686	563,176	299,231	200,114	-5.77	
Net loans and leases	32,785,855	34,002,464	32,931,699	31,285,222	26,928,455	-3.58	
Debt securities that reprice or mature in over 1 year	4,454,433	4,044,312	4,151,624	4,182,466	4,585,636	10.14	
Mutual funds and equity securities	0	10	0	19	0	-100.00	
Subtotal	37,240,288	38,046,786	37,083,323	35,467,707	31,514,091	-2.12	
Interest-bearing bank balances	8,981,357	4,260,189	8,061,620	1,645,040	1,654,500	110.82	
Federal funds sold and reverse repos	4,970,415	2,803,898	3,172,578	3,122,764	1,919,757	77.27	
Debt securities that reprice or mature within 1 year	2,109,246	1,223,921	2,338,464	1,204,044	185,933	72.34	
Trading assets	409,255	355,591	347,901	233,319	329,091	15.09	
Total earning assets	53,710,561	46,690,385	51,003,886	41,672,873	35,603,372	15.04	
Non-interest-bearing cash and due from depository institutions	415,392	307,300	325,846	304,254	360,120	35.17	
Premises, fixed assets, and leases	530,554	561,732	553,700	597,896	510,339	-5.55	
Other real estate owned	53	267	147	3,865	544	-80.15	
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	5,126,295	4,713,002	4,875,354	4,614,062	4,761,883	8.77	
Total assets	59,782,855	52,272,686	56,758,933	47,192,950	41,236,258	14.37	
Quarterly average assets	58,719,059	51,214,774	54,419,875	46,888,110	39,582,414	14.65	
Average loans and leases (YTD)	33,360,763	33,626,693	33,709,669	29,481,504	25,894,798	-0.79	
<b>Memoranda</b>							
Loans held-for-sale	215,739	285,048	262,157	53,114	246,718	-24.31	
Loans not held-for-sale	33,080,524	34,259,102	33,232,718	31,531,339	26,881,851	-3.44	
Real estate loans secured by 1-4 family	1,855,134	1,703,491	1,814,773	1,464,949	1,060,352	8.90	
Commercial real estate loans	16,126,884	15,805,837	16,024,659	14,932,870	13,115,464	2.03	
Construction and land development	1,451,525	1,333,492	1,347,227	1,147,118	1,064,102	8.85	
Multifamily	3,921,569	3,813,612	3,702,543	3,799,850	3,028,416	2.83	
Nonfarm nonresidential	10,753,790	10,658,733	10,974,889	9,985,902	9,022,946	0.89	
Real estate loans secured by farmland	5,960	9,963	6,001	10,012	6,000	-40.18	
Total investment securities	6,563,679	5,268,243	6,490,088	5,386,528	4,771,569	24.59	
U.S. Treasury securities	4,205,481	2,452,283	3,978,874	2,355,229	1,230,948	71.49	
US agency securities (excluding mortgage-backed securities)	14,985	0	15,029	0	44,823		
Municipal securities	0	0	0	6,836	259,358		
Mortgage-backed securities	2,340,038	2,765,573	2,492,349	2,928,465	3,142,133	-15.39	
Asset-backed securities	0	0	0	0	0		
Other debt securities	3,175	50,377	3,836	95,979	94,307	-93.70	
Mutual funds and equity securities	0	10	0	19	0	-100.00	
Available-for-sale securities	4,856,020	3,401,756	4,751,528	3,436,104	2,711,742	42.75	
U.S. Treasury securities	4,205,481	2,452,283	3,978,874	2,355,229	1,230,948	71.49	
US agency securities (excluding mortgage-backed securities)	14,985	0	15,029	0	44,823		
Municipal securities	0	0	0	6,836	259,177		
Mortgage-backed securities	635,554	899,096	757,625	982,581	1,087,692	-29.31	
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	50,377	0	91,458	89,102	-100.00	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	63,076	93,838	90,424	33,704	-42,208	-32.78	
Available-for-sale securities appreciation (depreciation)	36,309	70,266	55,807	18,203	-36,443	-48.33	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	211,929	345,554	203,788	329,272	393,068	-38.67	

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	12,925,283	9,389,769	10,836,317	6,607,110	5,724,420	37.65	
NOW, ATS and transaction accounts	4,246,308	3,849,637	4,846,270	3,975,574	3,122,318	10.30	
Time deposits less brokered deposits < \$250K	-219,503	-15,699	-265,634	39,257	-378,974		
MMDA and other savings accounts	16,184,439	13,773,408	16,820,901	10,903,558	8,973,842	17.50	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	33,136,527	26,997,115	32,237,854	21,525,499	17,441,606	22.74	
Time deposits of \$250K or more	1,067,229	1,072,584	1,102,578	1,173,733	1,133,526	-0.50	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,348,512	1,183,029	1,200,088	1,133,797	776,230	98.52	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,489,563	2,287,435	1,895,875	2,231,844	2,155,584	-34.88	
Other borrowings w/remaining maturity of 1 year or less	19,301	11,718	15,692	16,262	59,864	64.71	
Other borrowings w/remaining maturity over 1 year	10,153,507	9,561,809	9,044,718	9,675,521	8,957,883	6.19	
Brokered deposits < \$250K	981,482	1,234,453	1,137,350	1,596,392	1,795,054	-20.49	
Noncore funding	16,059,594	15,351,028	14,396,301	15,827,549	14,878,141	4.62	
Trading liabilities	95,533	185,397	126,028	171,257	51,719	-48.47	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	1,227,871	1,185,382	1,228,367	1,240,960	922,423	3.58	
Total liabilities	50,519,525	43,718,922	47,988,550	38,765,265	33,293,889	15.56	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	7,678,393	7,478,958	7,478,287	7,478,062	7,477,044	2.67	
Retained earnings	1,569,222	1,002,353	1,246,109	928,993	504,647	56.55	
Accumulated other comprehensive income	15,715	72,453	45,987	20,630	-39,322	-78.31	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	9,263,330	8,553,764	8,770,383	8,427,685	7,942,369	8.30	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	9,263,330	8,553,764	8,770,383	8,427,685	7,942,369	8.30	
Total liabilities and capital	59,782,855	52,272,686	56,758,933	47,192,950	41,236,258	14.37	
<b>Memoranda</b>							
Non-interest-bearing deposits	12,925,283	9,389,769	10,836,317	6,607,110	5,724,420	37.65	
Interest-bearing deposits	22,259,955	19,914,383	23,641,465	17,688,514	14,645,766	11.78	
Total deposits	35,185,238	29,304,152	34,477,782	24,295,624	20,370,186	20.07	
Long-term debt that reprices within 1 year	0	5,563,117	5,901,495	5,561,371	5,561,371	-100.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	8,770,383	8,427,685	8,427,685	7,942,369	7,668,851		
Accounting restatements	0	16,405	16,405	-56,281	2,331		
Net income	323,083	56,954	300,745	480,627	265,804		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	200,000	0	0	814	8,396		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-30,273	51,823	25,357	59,952	-960		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	137	897	191	204	-2,053		
Holding company equity capital, ending balance	9,263,330	8,553,764	8,770,383	8,427,685	7,942,369		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	30.09	36.32	32	33.52	36.22	38	31.44	36.22	35	34.77	37.78	40	34.39	37.19	40
Commercial and industrial loans	15.40	12.25	69	19.26	14.99	71	16.96	13.52	67	18.12	12.02	79	18.67	12.85	73
Loans to individuals	0.61	3.48	30	0.42	3.53	25	0.48	3.40	27	0.42	4.20	22	0.38	4.31	20
Loans to depository institutions and acceptances of other banks	0.01	0.01	79	0	0.04	66	0	0.03	72	0.01	0.04	67	0.05	0.05	79
Agricultural loans	0.02	0.21	42	0.02	0.20	43	0.03	0.19	44	0.02	0.24	38	0.02	0.30	43
Other loans and leases	9.81	4.22	88	13.20	4.66	92	10.39	4.63	87	13.90	5.01	92	12.64	5	94
Net loans and leases	54.84	59.81	32	65.05	63.21	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38
Debt securities over 1 year	7.45	17.61	11	7.74	14.01	17	7.31	15.55	13	8.86	14.60	17	11.12	14.63	33
Mutual funds and equity securities	0	0.06	14	0	0.05	26	0	0.05	13	0	0.06	27	0	0.06	12
Subtotal	62.29	78.32	10	72.79	78.43	18	65.33	78.16	13	75.15	79.65	20	76.42	79.97	23
Interest-bearing bank balances	15.02	9.11	84	8.15	6.78	62	14.20	7.51	86	3.49	3.06	65	4.01	3.04	68
Federal funds sold and reverse repos	8.31	0.52	93	5.36	0.86	89	5.59	0.82	89	6.62	1.57	86	4.66	1.66	86
Debt securities 1 year or less	3.53	1.53	86	2.34	1.83	69	4.12	1.68	85	2.55	1.91	71	0.45	1.96	26
Trading assets	0.68	0.60	77	0.68	1.09	59	0.61	1.01	64	0.49	1.19	69	0.80	1.33	77
Total earning assets	89.84	91.43	32	89.32	90.72	30	89.86	91.05	31	88.30	89.53	34	86.34	89.74	15
Non-interest cash and due from depository institutions	0.69	1.01	28	0.59	1.08	14	0.57	1.07	13	0.64	1.14	18	0.87	1.21	26
Other real estate owned	0	0.02	12	0	0.03	11	0	0.02	10	0.01	0.03	29	0	0.04	13
All other assets	9.46	7.50	73	10.09	8.16	76	9.57	7.82	73	11.05	9.27	71	12.79	8.98	86
<b>Memoranda</b>															
Short-term investments	26.87	12.01	90	15.86	10.58	80	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70
U.S. Treasury securities	7.03	1.08	93	4.69	0.92	89	7.01	0.84	94	4.99	1.03	90	2.99	1.04	84
US agency securities (excluding mortgage-backed securities)	0.03	0.77	23	0	0.48	12	0.03	0.63	27	0	0.54	13	0.11	0.69	38
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0.01	1.34	23	0.63	1.62	39
Mortgage-backed securities	3.91	12.97	9	5.29	11.11	17	4.39	11.75	13	6.21	11.44	18	7.62	11.13	26
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.01	0.52	26	0.10	0.39	50	0.01	0.42	29	0.20	0.39	58	0.23	0.41	61
Loans held-for-sale	0.36	0.42	61	0.55	0.48	64	0.46	0.52	58	0.11	0.39	38	0.60	0.30	78
Loans held for investment	55.33	59.85	33	65.54	63.46	43	58.55	61.72	31	66.81	63.50	44	65.19	63.93	39
Real estate loans secured by 1-4 family	3.10	11.69	14	3.26	12.29	14	3.20	11.91	13	3.10	13.29	14	2.57	13.46	10
Revolving	0.09	1.45	14	0.13	1.80	16	0.10	1.66	16	0.16	2.07	19	0.22	2.27	16
Closed-end, secured by first liens	3	9.84	18	3.11	9.99	17	3.08	9.81	18	2.92	10.69	16	2.31	10.57	12
Closed-end, secured by junior liens	0.01	0.20	15	0.02	0.26	18	0.02	0.22	18	0.03	0.28	20	0.04	0.31	20
Commercial real estate loans	26.98	22.48	61	30.24	21.90	69	28.23	22.22	62	31.64	22.23	67	31.81	21.58	71
Construction and land development	2.43	3.35	42	2.55	3.32	46	2.37	3.40	41	2.43	3.44	46	2.58	3.51	45
Multifamily	6.56	3.31	84	7.30	3.07	89	6.52	3.12	89	8.05	3.01	90	7.34	2.72	89
Nonfarm nonresidential	17.99	14.81	62	20.39	14.50	69	19.34	14.72	66	21.16	14.69	69	21.88	14.44	73
Real estate loans secured by farmland	0.01	0.34	31	0.02	0.33	32	0.01	0.33	30	0.02	0.36	34	0.01	0.41	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	54.02	59.66	34	50.72	55.37	36	53.28	57.15	36	51.95	57.46	40	52.28	56.49	42
Real estate loans secured by 1-4 family	5.57	19.82	13	4.93	19.50	11	5.42	19.43	13	4.64	20.75	11	3.91	21.10	9
Revolving	0.15	2.42	15	0.19	2.79	15	0.16	2.64	16	0.24	3.15	19	0.34	3.50	16
Closed-end	5.42	17.22	15	4.74	16.49	13	5.26	16.59	15	4.40	17.39	12	3.57	17.39	10
Commercial real estate loans	48.43	36.54	68	45.76	32.96	75	47.84	34.63	74	47.28	33.52	72	48.35	32.14	78
Construction and land development	4.36	5.50	43	3.86	4.97	46	4.02	5.26	45	3.63	5.09	46	3.92	5.20	46
1-4 family	1.09	1.11	59	0.97	0.93	60	1	0.93	60	0.75	0.94	51	0.92	1.02	57
Other	3.27	4.33	41	2.89	3.90	42	3.03	4.19	42	2.88	4.02	44	3	4.05	41
Multifamily	11.78	5.34	88	11.04	4.72	89	11.05	4.96	87	12.03	4.69	90	11.16	4.10	90
Nonfarm nonresidential	32.30	24.14	69	30.86	21.76	71	32.77	22.93	74	31.62	22.15	70	33.26	21.40	75
Owner-occupied	7.19	8.14	50	6.29	7.38	42	6.85	7.68	47	6.44	7.72	43	7.30	8.03	49
Other	25.10	15.71	84	24.56	14.16	88	25.91	14.95	90	25.17	14.34	86	25.96	13.38	92
Real estate loans secured by farmland	0.02	0.59	31	0.03	0.52	32	0.02	0.54	29	0.03	0.55	34	0.02	0.63	35
Loans to depository institutions and acceptances of other banks	0.01	0.03	78	0.01	0.07	65	0.01	0.06	72	0.01	0.11	66	0.07	0.12	79
Commercial and industrial loans	27.65	20.98	73	29.15	23.90	70	28.75	22.17	74	27.08	19.53	76	28.38	20.32	74
Loans to individuals	1.10	6.28	31	0.64	6.11	23	0.82	6.13	27	0.63	7.13	19	0.58	7.36	16
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.04	0.37	40	0.03	0.31	42	0.05	0.32	43	0.02	0.37	39	0.04	0.46	42
Other loans and leases	17.61	8.03	85	19.98	8.93	85	17.60	9.09	82	20.78	9.85	83	19.22	9.66	86
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	276.35	383.17	29	305.80	392.62	33	295.80	381.27	35	304.77	391.26	36	294.05	379.80	34
Real estate loans secured by 1-4 family	28.50	124.52	10	29.73	133.24	12	30.08	125.03	11	27.21	138.18	11	21.99	137.84	9
Revolving	0.79	15.53	13	1.17	19.64	14	0.90	17.42	15	1.40	21.26	17	1.92	23.33	16
Closed-end	27.71	107.53	13	28.56	112.01	12	29.18	106.14	14	25.81	115.20	12	20.06	112.79	10
Commercial real estate loans	247.76	238.21	49	275.89	237.30	52	265.62	234.65	53	277.37	229.44	54	271.94	219.72	57
Construction and land development	22.30	35.52	40	23.28	35.78	43	22.33	35.62	39	21.31	34.95	42	22.06	35.36	42
1-4 family	5.56	7.06	54	5.86	6.74	56	5.53	6.34	54	4.40	6.61	51	5.19	7.04	54
Other	16.74	28.07	35	17.41	27.86	38	16.80	28.16	35	16.90	27.32	40	16.87	27.26	38
Multifamily	60.25	34.78	82	66.57	33.28	86	61.37	32.74	85	70.58	31.04	87	62.79	27.85	88
Nonfarm nonresidential	165.21	157.17	51	186.05	157.33	59	181.92	155.06	57	185.48	152.10	58	187.08	147.22	62
Owner-occupied	36.79	52.65	37	37.94	53.29	37	38.04	52.37	39	37.80	53.07	40	41.06	54.89	42
Other	128.42	102.08	63	148.11	101.60	70	143.88	100.54	68	147.68	97.41	70	146.02	91.80	72
Real estate loans secured by farmland	0.09	3.59	28	0.17	3.50	31	0.10	3.44	28	0.19	3.60	33	0.12	4.02	33
Loans to depository institutions and acceptances of other banks	0.05	0.18	77	0.03	0.38	65	0.03	0.28	72	0.05	0.44	65	0.39	0.54	79
Commercial and industrial loans	141.42	127.07	63	175.75	159.86	56	159.61	139.91	60	158.86	122.02	69	159.64	128.82	65
Loans to individuals	5.63	35.29	29	3.85	38.40	23	4.54	37.47	27	3.72	43.51	18	3.26	42.67	18
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.23	2.01	39	0.20	2.03	40	0.26	1.88	44	0.15	2.18	38	0.20	2.72	43
Other loans and leases	90.10	46.75	79	120.48	51.14	89	97.71	49.54	80	121.88	52.44	88	108.09	51.79	86
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	46.08	28.84	88	45.12	26.07	90	45.98	27.32	90	46.77	26.45	91	43.49	24.79	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.72	187.37	64	272.05	186.18	77	255.26	183.76	74	274.40	178.57	79	244.60	167.93	72
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.51	244.59	52	309.99	244.21	62	293.29	240.85	55	312.20	236.10	62	285.66	225.98	57

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	26.87	12.01	90	15.86	10.58	80	23.91	11.17	86	12.65	7.63	79	9.12	7.80	70
Liquid assets	35.69	28.17	74	24.76	24.60	60	32.41	26.22	70	22.44	22.44	61	21.05	22.72	57
Investment securities	10.98	19.64	18	10.08	16.55	21	11.43	17.85	27	11.41	16.99	22	11.57	17.27	26
Net loans and leases	54.84	59.81	32	65.05	63.21	42	58.02	61.58	32	66.29	63.77	43	65.30	63.98	38
Net loans, leases and standby letters of credit	56	60.62	32	66.31	64.12	46	59.22	62.48	34	67.73	64.84	46	66.82	65.07	42
Core deposits	55.43	74.75	11	51.65	68.08	15	56.80	70.67	17	45.61	63.09	18	42.30	62.13	15
Noncore funding	26.86	10.89	85	29.37	16.68	81	25.36	14.13	80	33.54	19.36	80	36.08	21.34	81
Time deposits of \$250K or more	1.79	1.81	57	2.05	2.56	47	1.94	2.11	53	2.49	2.94	50	2.75	2.89	54
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	3.93	1.20	86	2.26	1.49	74	2.11	1.47	74	2.40	1.94	70	1.88	1.97	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-4.39	0.52	3	-3.10	0.52	8	-3.48	0.54	8	-4.21	0.48	9	-2.77	0.54	9
Commercial paper	2.49	0.01	98	4.38	0.01	99	3.34	0.01	98	4.73	0.02	98	5.23	0.02	98
Other borrowings w/remaining maturity of 1 year or less	0.03	0.99	37	0.02	2.06	13	0.03	1.24	25	0.03	3.01	11	0.15	3.67	12
Earning assets that reprice within 1 year	77.10	38.93	97	76.71	39.71	98	77.54	39.38	97	74.07	39.29	97	73.27	40.29	97
Interest-bearing liabilities that reprice within 1 year	2.64	7.04	12	3.85	9.42	15	2.98	8.20	13	5.11	10.19	19	4.32	10.01	19
Long-term debt that reprices within 1 year	0	0.26	29	10.64	0.56	96	10.40	0.47	97	11.78	0.96	95	13.49	1.34	95
Net assets that reprice within 1 year	74.46	30.25	98	62.21	28.34	96	64.16	29.11	97	57.17	26.63	96	55.47	27.38	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	0	-1.82	60	18.56	6.94	83	2.22	3.20	51	27.78	14.45	83	35.28	16.62	88
Net short-term noncore funding dependence	-27.73	-8.21	9	-7.09	-2.29	30	-22.71	-4.76	10	-0.26	3.38	31	5.33	4.66	42
Short-term investment / Short-term noncore funding	280.04	284.81	64	148.29	138.95	64	263.43	184.19	73	101.59	77.77	68	69.12	66.46	68
Liquid assets - short-term noncore funding / Nonliquid assets	40.58	34.02	63	18.70	23.27	50	34.52	28.18	65	12.87	16.97	48	9.96	16.04	47
Net loans and leases / Total deposits	93.18	74.66	88	116.03	82.84	92	95.52	79.43	86	128.77	90.31	92	132.20	90.08	94
Net loans and leases / Core deposits	98.94	81.17	83	125.95	93.70	89	102.15	88.34	78	145.34	103.93	89	154.39	105	90
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.05	0.84	63	1.81	1.82	58	1.65	1.57	58	0.66	0.72	59	-0.91	-0.82	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.61	1.94	21	1.35	4.82	11	1.02	4.31	9	0.36	1.36	26	-0.79	-1.98	79
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	26.02	13.42	71	35.43	12.14	85	26.79	11.38	76	36.21	12.67	84	43.17	16.19	86
Available-for-sale securities	73.98	84.66	28	64.57	85.75	15	73.21	87.23	24	63.79	85.40	16	56.83	81.88	13
U.S. Treasury securities	64.07	5.52	96	46.55	5.43	93	61.31	4.72	96	43.72	6.15	93	25.80	6.99	88
US agency securities (excluding mortgage-backed securities)	0.23	4.50	25	0	3.23	11	0.23	4.01	27	0	3.49	13	0.94	4.02	41
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0.13	7.75	23	5.44	9.16	48
Mortgage-backed securities	35.65	66.59	9	52.50	67.27	25	38.40	66.64	12	54.37	67.43	28	65.85	65.45	44
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.05	3.17	25	0.96	2.93	49	0.06	3.01	29	1.78	2.94	59	1.98	2.79	60
Mutual funds and equity securities	0	0.32	14	0	0.37	25	0	0.35	13	0	0.40	27	0	0.42	11
Debt securities 1 year or less	32.14	8.69	94	23.23	11.75	84	36.03	10.55	92	22.35	11.86	80	3.90	11.91	26
Debt securities 1 to 5 years	41.66	17.05	87	32.28	18.03	77	32.25	17.03	83	29.97	17.94	75	34.71	19.18	78
Debt securities over 5 years	26.20	72.17	6	44.49	66.01	21	31.71	69.86	10	47.67	66.02	29	61.39	64.73	36
Pledged securities	3.23	33.87	9	6.56	37.40	12	3.14	35.67	9	6.11	30.57	15	8.24	33.30	15
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	93.79	51.37	75	82.82	146.89	44	127.28	183.32	51	58.82	26.69	79	20.43	6.77	70
Investment securities	24.59	33.34	48	0.58	14.17	28	20.49	23.62	53	12.89	11.75	64	11.64	9.42	68
Core deposits	22.74	16.88	78	42.74	25.99	88	49.77	26.88	89	23.41	11.23	83	18.87	7.29	86
Noncore funding	4.62	-23.76	81	-2.04	-2.41	52	-9.04	-12.18	54	6.38	6.59	56	3.02	10.67	38

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	16,153,166	14,682,367	15,189,036	13,651,623	10,662,879
Commit: Secured commercial real estate loans	3,011,607	2,932,538	2,689,960	2,900,919	2,201,536
Commit: Unsecured real estate loans	917,643	776,358	817,025	932,436	522,164
Credit card lines (reported semiannually, June/Dec)	60,385	45,131	47,898	38,219	28,840
Securities underwriting	0	0	0	0	0
Standby letters of credit	691,755	658,995	682,509	679,103	625,680
Commercial and similar letters of credit	7,974	7,369	10,068	4,847	6,458
Securities lent	1,889,179	718,436	878,524	602,064	429,813
Credit derivatives - notional amount (holding company as guarantor)	1,789	7,249	5,925	33,573	56,348
Credit derivatives - notional amount (holding company as beneficiary)	21,384	21,993	21,691	76,948	94,757
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	21,384	21,993	21,691	76,947	94,756
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	75,791	178,028	243,788	333,529	5,511,015
Written options contracts (interest rate)	463,997	578,265	621,106	760,654	1,479,826
Purchased options contracts (interest rate)	422,081	524,909	544,439	721,107	1,458,622
Interest rate swaps	6,375,731	10,928,444	8,754,342	10,613,670	9,532,965
Futures and forward foreign exchange	5,621,826	218,176	5,514,730	325,237	100,593
Written options contracts (foreign exchange)	0	0	108,017	0	1,353
Purchased options contracts (foreign exchange)	0	0	108,017	0	1,353
Foreign exchange rate swaps	3,040,088	0	0	0	0
Commodity and other futures and forward contracts	203,342	213,735	227,714	257,827	115,991
Written options contracts (commodity and other)	273,793	379,430	142,397	1,643,125	1,138,585
Purchased options contracts (commodity and other)	239,924	381,813	100,525	1,506,004	1,503,481
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	27.02	22.45	71	28.09	21.74	77	26.76	22.01	72	28.93	23.52	72	25.86	24.05	64
Standby letters of credit	1.16	0.67	83	1.26	0.72	81	1.20	0.71	82	1.44	0.84	82	1.52	0.92	81
Commercial and similar letters of credit	0.01	0.02	65	0.01	0.02	65	0.02	0.02	69	0.01	0.02	61	0.02	0.02	61
Securities lent	3.16	0.12	94	1.37	0.17	90	1.55	0.18	90	1.28	0.40	88	1.04	0.62	87
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	54	0.01	0.39	54	0.01	0.35	53	0.07	0.42	60	0.14	0.52	64
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.19	64	0.04	0.33	63	0.04	0.30	62	0.16	0.52	67	0.23	0.75	78
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.04	0.14	74	0.04	0.36	73	0.04	0.30	70	0.16	0.45	78	0.23	0.69	79
Derivative contracts	27.96	49.75	65	25.64	51.68	60	28.83	48.62	64	34.24	68.47	61	50.55	65.81	73
Interest rate contracts	12.27	35.96	40	23.36	36.85	60	17.91	34.36	48	26.34	47.31	59	43.61	43.84	73
Interest rate futures and forward contracts	0.13	5.17	40	0.34	9.28	40	0.43	6.21	43	0.71	10.67	56	13.36	11.40	83
Written options contracts (interest rate)	0.78	1.82	54	1.11	2.30	52	1.09	2.18	55	1.61	2.47	72	3.59	2.16	84
Purchased options contracts (interest rate)	0.71	1.33	70	1	1.51	71	0.96	1.46	71	1.53	2.65	71	3.54	2.32	79
Interest rate swaps	10.66	20.67	46	20.91	22.27	62	15.42	20.83	52	22.49	28.86	66	23.12	26.74	72
Foreign exchange contracts	14.49	6.16	90	0.42	5.77	67	10.10	6.01	89	0.69	10.12	64	0.25	10.92	59
Futures and forward foreign exchange contracts	9.40	3.93	89	0.42	3.58	70	9.72	3.47	89	0.69	5.23	69	0.24	5.22	63
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0.19	0.03	89	0	0.05	39	0	0.14	76
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0.19	0.04	89	0	0.08	39	0	0.13	76
Foreign exchange rate swaps	5.09	0.73	92	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	1.20	0.86	84	1.87	1.80	83	0.83	1.86	81	7.22	3.32	87	6.69	4.08	87
Commodity and other futures and forward contracts	0.34	0.07	90	0.41	0.14	89	0.40	0.14	89	0.55	0.19	88	0.28	0.25	87
Written options contracts (commodity and other)	0.46	0.29	87	0.73	0.54	88	0.25	0.52	82	3.48	0.98	88	2.76	1.48	88
Purchased options contracts (commodity and other)	0.40	0.19	87	0.73	0.38	89	0.18	0.37	82	3.19	0.94	89	3.65	1.29	89
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	48.42	42.93	71	43.66	41.55	70	45.06	42.82	70	46.31	45.53	70	41.18	44.93	64

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	16,716,573	13,402,800	16,365,075	16,161,153	20,843,784
Interest rate contracts	7,337,600	12,209,646	10,163,675	12,428,960	17,982,428
Foreign exchange contracts	8,661,914	218,176	5,730,764	325,237	103,299
Equity, commodity, and other contracts	717,059	974,978	470,636	3,406,956	2,758,057
<b>Derivatives Position</b>					
Futures and forwards	5,900,959	609,939	5,986,232	916,593	5,727,599
Written options	737,790	957,695	871,520	2,403,779	2,619,764
Exchange-traded	273,793	379,430	142,397	1,643,125	1,168,585
Over-the-counter	463,997	578,265	729,123	760,654	1,451,179
Purchased options	662,005	906,722	752,981	2,227,111	2,963,456
Exchange-traded	239,924	381,813	100,525	1,506,004	1,533,481
Over-the-counter	422,081	524,909	652,456	721,107	1,429,975
Swaps	9,415,819	10,928,444	8,754,342	10,613,670	9,532,965
Held for trading	4,817,782	6,589,556	5,553,571	10,129,341	8,288,057
Interest rate contracts	4,263,593	5,765,717	5,031,971	6,864,283	5,530,000
Foreign exchange contracts	40,472	56,570	275,679	72,794	0
Equity, commodity, and other contracts	513,717	767,269	245,921	3,192,264	2,758,057
Non-traded	11,898,791	6,813,244	10,811,504	6,031,812	12,555,727
Interest rate contracts	3,074,007	6,443,929	5,131,704	5,564,677	12,452,428
Foreign exchange contracts	8,621,442	161,606	5,455,085	252,443	103,299
Equity, commodity, and other contracts	203,342	207,709	224,715	214,692	0
Derivative contracts (excluding futures and FX 14 days or less)	15,888,263	12,428,191	15,411,201	13,732,282	18,358,946
One year or less	10,852,994	9,683,816	13,186,029	10,859,932	14,103,611
Over 1 year to 5 years	4,668,600	2,361,756	2,339,364	2,339,605	3,347,348
Over 5 years	366,669	382,619	418,808	532,745	907,987
Gross negative fair value (absolute value)	25,526	96,708	36,359	97,095	107,021
Gross positive fair value	116,748	120,304	136,970	99,118	85,268
Held for trading	51,213	115,587	82,395	83,748	67,637
Non-traded	65,535	4,717	54,575	15,370	17,631
Current credit exposure on risk-based capital derivative contracts	190,233	90,405	136,467	50,997	39,430
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	43.89	94.09	4	91.10	95.13	22	62.11	94.10	8	76.91	93.44	16	86.27	92.91	25
Foreign exchange contracts .....	51.82	3.27	95	1.63	2.75	68	35.02	3.49	93	2.01	3.20	66	0.50	3.39	49
Equity, commodity, and other contracts .....	4.29	1.17	82	7.27	1.12	91	2.88	1.17	78	21.08	1.64	94	13.23	1.93	91
<b>Futures and forwards .....</b>															
Written options .....	35.30	12.57	81	4.55	12.99	38	36.58	14.05	81	5.67	13.49	44	27.48	12.78	79
Exchange-traded .....	4.41	7.49	51	7.15	8.37	55	5.33	8.18	53	14.87	5.91	82	12.57	6.60	76
Over-the-counter .....	1.64	0.11	91	2.83	0.13	95	0.87	0.14	89	10.17	0.15	96	5.61	0.23	95
Purchased options .....	2.78	7.20	43	4.31	7.94	48	4.46	7.73	51	4.71	5.10	60	6.96	5.49	68
Exchange-traded .....	3.96	3.44	64	6.77	3.38	74	4.60	3.42	71	13.78	4.42	83	14.22	4.19	86
Over-the-counter .....	1.44	0.12	91	2.85	0.14	93	0.61	0.15	85	9.32	0.28	96	7.36	0.32	96
Swaps .....	2.52	3.04	64	3.92	2.87	71	3.99	2.86	71	4.46	3.35	68	6.86	3.20	76
56.33	71.23	26	81.54	69.92	57	53.49	68.76	26	65.67	69.75	39	45.74	70.34	18	
<b>Held for trading .....</b>															
Interest rate contracts .....	28.82	40.60	46	49.17	43.50	47	33.94	43.53	44	62.68	44.16	52	39.76	46.31	44
Foreign exchange contracts .....	25.51	34.42	48	43.02	37.56	48	30.75	36.62	46	42.47	37.24	52	26.53	38.40	47
Equity, commodity, and other contracts .....	0.24	1.57	71	0.42	1.40	70	1.68	1.60	75	0.45	1.60	67	0	1.85	29
3.07	0.58	86	5.72	0.71	91	1.50	0.68	82	19.75	0.83	96	13.23	1.14	94	
<b>Non-traded .....</b>															
Interest rate contracts .....	71.18	59.40	53	50.83	56.50	52	66.06	56.47	55	37.32	55.84	47	60.24	53.69	55
Foreign exchange contracts .....	18.39	56.19	32	48.08	54.31	53	31.36	53.82	45	34.43	52.22	47	59.74	50.60	57
Equity, commodity, and other contracts .....	51.57	0.38	98	1.21	0.28	87	33.33	0.46	96	1.56	0.34	89	0.50	0.57	76
1.22	0.13	92	1.55	0.10	92	1.37	0.10	92	1.33	0.13	90	0	0.16	38	
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	95.04	91.87	40	92.73	89.91	44	94.17	91.48	43	84.97	93.86	20	88.08	94.47	26
Over 1 year to 5 years .....	64.92	28.05	85	72.25	30.94	86	80.57	32.05	87	67.20	32.17	82	67.66	32.51	82
Over 5 years .....	27.93	26.03	53	17.62	27.26	40	11.04	27.06	25	14.48	30.45	33	16.06	31.16	29
2.19	30.08	16	2.85	28.48	16	2.56	29.56	14	3.30	28.09	16	4.36	28.71	19	
Gross negative fair value (absolute value) .....	0.15	1.25	12	0.72	1.76	37	0.22	1.55	10	0.60	0.83	45	0.51	0.72	36
Gross positive fair value .....	0.70	1.68	14	0.90	2.69	14	0.84	2.23	11	0.61	1.19	25	0.41	0.85	15
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	24	0.02	0.07	37	0.01	0.07	23	0.02	0.06	55	0.02	0.06	63
Gross positive fair value (X) .....	0.02	0.07	32	0.02	0.11	25	0.03	0.09	30	0.02	0.07	40	0.02	0.06	53
Held for trading (X) .....	0.01	0.05	48	0.02	0.08	44	0.02	0.07	45	0.02	0.06	50	0.01	0.05	59
Non-traded (X) .....	0.01	0.01	61	0	0.02	22	0.01	0.02	53	0	0.01	51	0	0.01	56
Current credit exposure (X) .....	0.03	0.05	54	0.02	0.08	33	0.02	0.06	36	0.01	0.05	34	0.01	0.04	46
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.45	0.63	54	0.22	1.03	32	0.34	0.85	36	0.13	0.73	33	0.12	0.53	51

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	563,176	299,231	299,231	200,114	114,373
Gross losses	37,838	23,796	73,615	57,385	56,707
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,175	1,881	2,361	3,491	4,381
Net losses	34,663	21,915	71,254	53,894	52,326
Provision for loan and lease losses	-18,105	264,370	335,199	153,011	137,950
Adjustments	0	0	0	0	117
Ending balance	510,408	541,686	563,176	299,231	200,114
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.06	-0.14	60	1.07	0.85	70	0.65	0.51	75	0.35	0.15	90	0.35	0.14	89
Provision for loan and lease losses / Average loans and leases	-0.11	-0.25	59	1.57	1.37	64	0.99	0.82	69	0.52	0.24	87	0.53	0.24	87
Provision for loan and lease losses / Net loan and lease losses	-52.23	77.32	53	1,206.34	792.43	79	470.43	487.86	65	283.91	130.58	91	263.64	134.68	90
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54	1.39	70	1.58	1.51	64	1.69	1.58	66	0.95	0.83	62	0.74	0.90	35
Allowance for loan and lease losses / Total loans and leases	1.53	1.37	68	1.57	1.48	64	1.68	1.55	68	0.95	0.81	64	0.74	0.89	35
Allowance for loan and lease losses / Net loans and leases losses (X)	7.36	15.27	33	12.36	11.83	70	7.90	11.58	53	5.55	8.03	57	3.82	7.54	40
Allowance for loan and lease losses / Nonaccrual assets	134.83	318.67	16	252.22	321.01	56	124.27	299.17	15	159.14	218.72	49	128.12	214.03	33
ALLL / 90+ days past due + nonaccrual loans and leases	134.83	260.68	24	250.75	244.42	65	124.27	244.34	22	158.07	151.73	65	126.83	160.51	49
Gross loan and lease losses / Average loans and leases	0.23	0.22	60	0.14	0.35	28	0.22	0.34	43	0.19	0.28	46	0.22	0.30	47
Recoveries / Average loans and leases	0.02	0.08	16	0.01	0.07	11	0.01	0.07	7	0.01	0.08	11	0.02	0.09	10
Net losses / Average loans and leases	0.21	0.13	71	0.13	0.28	39	0.21	0.27	52	0.18	0.21	54	0.20	0.22	63
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	4.31	16.12	12	3.28	15.46	9	4.11	33.98	5	6.16	36.22	8	151.49	41.30	94
Earnings coverage of net loan and lease losses (X)	11.71	4.52	46	15.45	21.56	58	10.21	22.91	44	12.87	24.40	48	9.59	21.75	36

#### Net Loan and Lease Losses By Type

Real estate loans	0.21	0.03	93	0.11	0.03	88	0.08	0.04	76	-0.01	0.01	21	0.26	0.02	96
Real estate loans secured by 1-4 family	0.01	-0.01	77	-0.03	0.01	17	-0.02	0.01	19	-0.03	0.01	15	-0.01	0.01	24
Revolving	-0.09	-0.05	21	-0.68	0.01	4	-0.46	0.01	3	-0.03	0.02	18	-0.16	0.03	8
Closed-end	0.01	-0.01	80	0	0.01	36	-0.01	0	30	-0.03	0	14	0.01	0.01	55
Commercial real estate loans	0.24	0.05	88	0.12	0.03	87	0.10	0.07	70	-0.01	0.01	17	0.28	0.01	97
Construction and land development	-0.01	0	33	0	0	32	0.07	0	86	0	-0.01	43	0	-0.03	55
1-4 family	0	0	89	0	0	89	0	0	85	0	0	55	0	-0.01	63
Other	-0.01	-0.01	28	-0.01	0	28	0.07	0	90	0	-0.01	40	0	-0.02	50
Multifamily	0	0.01	51	0	0	29	0	0	32	0	0	56	0	0	81
Nonfarm nonresidential	0.36	0.07	92	0.18	0.05	85	0.13	0.11	72	-0.01	0.02	14	0.41	0.02	97
Owner-occupied	0	0.01	33	0.19	0.02	94	0.11	0.02	90	0	0.01	19	0.01	0.01	67
Other	0.36	0.06	92	-0.01	0.03	8	0.02	0.08	44	-0.01	0.01	12	0.40	0.01	97
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.28	0.20	65	0.26	0.46	40	0.55	0.47	64	0.51	0.37	74	0.17	0.31	42
Loans to individuals	0.01	0.78	2	0.02	1.41	0	0.01	1.13	2		1.17		0.05	1.16	5
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.10	0.08	68	-0.01	0.13	9	0.05	0.15	55	0.18	0.15	68	0.04	0.14	50

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	9,823	22,340	63,942	21,959	29,989
90+ days past due loans and leases	0	1,263	0	1,307	1,584
Nonaccrual loans and leases	378,561	214,765	453,186	187,994	156,192
Total past due and nonaccrual loans and leases	388,384	238,368	517,128	211,260	187,765
Restructured 30-89 days past due	0	1,282	0	10,664	133
Restructured 90+ days past due	0	431	0	391	224
Restructured nonaccrual	148,867	111,627	119,210	142,916	44,028
Total restructured loans and leases	148,867	113,340	119,210	153,971	44,385
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	6,060	0	0	0	0
Total past due and nonaccrual loans held for sale	6,060	0	0	0	0
Restructured loans and leases in compliance	27,039	141,900	67,200	112,063	78,630
Other real estate owned	53	267	147	3,865	544
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	39	0
Total other assets past due and nonaccrual	0	0	0	39	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.03	0.27	6	0.06	0.36	9	0.19	0.39	27	0.07	0.43	7	0.11	0.44	12
90+ days past due loans and leases	0	0.10	10	0	0.13	28	0	0.12	9	0	0.15	23	0.01	0.17	21
Nonaccrual loans and leases	1.14	0.58	88	0.62	0.61	56	1.35	0.66	89	0.60	0.51	65	0.58	0.54	58
90+ days past due and nonaccrual loans and leases	1.14	0.73	84	0.63	0.80	45	1.35	0.85	82	0.60	0.71	50	0.58	0.75	38
30-89 days past due restructured	0	0.01	19	0	0.01	53	0	0.01	16	0.03	0.01	79	0	0.02	26
90+ days past due restructured	0	0	30	0	0.01	71	0	0.01	29	0	0.01	70	0	0.01	63
Nonaccrual restructured	0.45	0.12	96	0.32	0.13	88	0.36	0.13	89	0.45	0.14	94	0.16	0.16	55
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.02	0	84	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.03	0.27	6	0.06	0.37	9	0.19	0.40	26	0.07	0.43	7	0.11	0.44	12
90+ days past due assets	0	0.10	9	0	0.13	26	0	0.12	8	0	0.15	20	0.01	0.18	19
Nonaccrual assets	1.14	0.59	87	0.62	0.62	56	1.35	0.67	89	0.60	0.53	65	0.58	0.57	57
30+ days past due and nonaccrual assets	1.17	1.04	66	0.69	1.21	28	1.54	1.29	71	0.67	1.19	24	0.69	1.26	21
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.63	0.43	79	0.41	0.49	46	0.80	0.52	82	0.40	0.44	52	0.38	0.48	42
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.46	78	0.41	0.52	45	0.80	0.55	82	0.41	0.48	48	0.38	0.52	36
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.68	0.52	71	0.69	0.56	67	0.92	0.60	82	0.67	0.53	66	0.57	0.60	48
Allowance for loan and lease losses	79.48	67.93	73	66.21	65.48	62	92.43	66.66	79	105.26	115.41	52	117.79	118.28	54
Equity capital + allowance for loan and lease losses	4.15	4.43	53	3.94	4.83	42	5.58	4.97	65	3.61	4.28	44	2.89	4.79	30
Tier 1 capital + allowance for loan and lease losses	6.23	5.28	68	6.26	5.98	56	8.63	6.05	75	5.85	5.65	57	4.89	6.16	39
Loans and leases + other real estate owned	1.22	0.88	77	1.04	0.92	65	1.55	0.97	85	1	0.85	64	0.87	0.96	46

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.01	0.24	6	0.01	0.39	4	0.03	0.39	4	0.02	0.38	6	0.21	0.42	23
90+ days past due	0	0.12	15	0.01	0.15	41	0	0.16	14	0.01	0.16	36	0.01	0.22	33
Nonaccrual	1.34	0.65	88	0.56	0.63	48	1.83	0.76	90	0.41	0.46	52	0.51	0.57	52
Commercial and industrial															
30–89 days past due	0.10	0.17	39	0.20	0.23	56	0.50	0.23	83	0.21	0.31	43	0.01	0.30	6
90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	40
Nonaccrual	0.51	0.64	53	0.87	0.75	63	0.79	0.75	59	1.03	0.83	66	0.53	0.76	47
Individuals															
30–89 days past due	0	0.55	4	0.01	0.58	11	0.01	0.83	9	0.02	0.83	14	0.03	0.84	13
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0.18	0.18	59	0.30	0.22	68	0.24	0.28	60	0.34	0.17	76	0.14	0.23	50
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	18	0	0.14	24	0.17	0.18	65	0	0.20	14	0	0.17	26
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	1.54	0.13	97	0.42	0.15	85	0.85	0.15	92	0.48	0.13	88	0.82	0.14	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.03	0.35	6	0.07	0.60	6	0.07	0.65	4	0.23	0.67	13	0.57	0.71	48
	90+ days past due	0	0.27	18	0.05	0.29	54	0	0.33	16	0.06	0.31	53	0.08	0.46	52
	Nonaccrual	0.76	0.82	58	0.65	0.84	47	0.84	0.89	59	0.72	0.73	55	0.74	0.86	54
Revolving	30-89 days past due	0.49	0.29	79	0.36	0.40	53	0.14	0.48	20	0.06	0.45	14	0.19	0.50	22
	90+ days past due	0	0.02	34	0.20	0.03	89	0	0.03	30	0.17	0.05	84	0.22	0.05	90
	Nonaccrual	0.30	1.05	28	0.53	1.27	40	0.31	1.13	22	0.41	1	31	0	1.17	4
Closed-end	30-89 days past due	0.01	0.36	8	0.06	0.61	6	0.07	0.65	3	0.24	0.70	18	0.60	0.75	51
	90+ days past due	0	0.29	18	0.04	0.33	53	0	0.38	17	0.05	0.35	53	0.06	0.53	48
	Nonaccrual	0.77	0.77	60	0.66	0.81	51	0.86	0.87	57	0.74	0.70	57	0.82	0.84	60
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	22	0	0.03	26
	90+ days past due	0	0	36	0	0	76	0	0	32	0.01	0	80	0	0	58
	Nonaccrual	0.05	0.04	64	0.03	0.05	40	0.09	0.04	80	0.03	0.04	51	0.20	0.06	87
Commercial real estate	30-89 days past due	0	0.14	15	0	0.23	11	0.03	0.26	15	0	0.18	11	0.18	0.17	57
	90+ days past due	0	0.01	25	0	0.02	51	0	0.02	23	0	0.03	47	0	0.03	44
	Nonaccrual	1.41	0.52	92	0.54	0.43	65	1.94	0.62	94	0.38	0.23	76	0.49	0.28	78
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0.01	0.28	27	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0.01	0.01	74	0	0.01	35	0.01	0.02	69	0	0.02	68
	Nonaccrual	14.34	0.36	99	2.04	0.25	93	21.13	0.41	99	1.08	0.20	89	0.36	0.19	80
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0.01	0.03	58	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0.01	0	85	0	0	42	0.01	0	84	0	0	89
	Nonaccrual	0	0.02	65	0.01	0.04	61	0.02	0.03	67	0.01	0.02	65	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	14.33	0.29	99	2.03	0.18	95	21.11	0.35	99	1.07	0.17	89	0.36	0.15	83
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0.06	0.08	58
Nonfarm non-residential	30-89 days past due	0.01	0.14	20	0.01	0.20	16	0.04	0.23	28	0.01	0.14	14	0.26	0.17	73
	90+ days past due	0	0.01	29	0	0.02	61	0	0.02	26	0	0.03	50	0	0.03	50
	Nonaccrual	0.17	0.66	18	0.55	0.55	59	0.24	0.80	20	0.45	0.28	74	0.65	0.30	81
Owner Occupied	30-89 days past due	0	0.04	24	0.01	0.07	21	0	0.07	8	0.01	0.07	18	0.26	0.09	92
	90+ days past due	0	0	34	0	0.01	71	0	0	33	0	0.01	61	0	0.01	57
	Nonaccrual	0.17	0.25	46	0.41	0.24	71	0.21	0.27	43	0.41	0.16	87	0.44	0.17	91
Other	30-89 days past due	0	0.09	28	0	0.11	9	0.04	0.14	44	0	0.07	9	0	0.07	20
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	11	0.15	0.24	47	0.03	0.44	13	0.04	0.10	36	0.21	0.13	73
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	7,678,393	7,478,958	7,478,287	7,478,062	7,477,044
Retained earnings	1,569,222	1,002,353	1,246,109	928,993	504,647
Accumulated other comprehensive income (AOCI)	15,715	72,453	45,987	20,630	-39,322
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,263,330	8,553,764	8,770,383	8,427,685	7,942,369
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	3,248,838	3,294,034	3,254,639	3,322,560	3,358,824
Accumulated other comprehensive income-related adjustments	15,715	72,453	45,987	20,630	-39,322
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,998,777	5,187,277	5,469,757	5,084,495	4,622,867
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,998,777	5,187,277	5,469,757	5,084,495	4,622,867
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	5,998,777	5,187,277	5,469,757	5,084,495	4,622,867
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	525,396	518,731	502,162	322,171	220,353
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	525,396	518,731	502,162	322,171	220,353
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	525,396	518,731	502,162	322,171	220,353
Exited advanced approach tier 2 capital					
Total capital	6,524,173	5,706,008	5,971,919	5,406,666	4,843,220
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	58,719,059	51,214,774	54,419,875	46,888,110	39,582,414
Less: Deductions from common equity tier 1 capital	3,248,838	3,294,034	3,254,639	3,322,560	3,358,824
Less: Other deductions	0	0	5,087	0	0
Total assets for leverage ratio	55,470,221	47,920,740	51,160,149	43,565,550	36,223,590
Total risk-weighted assets	42,021,709	41,432,568	40,082,298	39,600,031	34,180,278
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	14.28	12.66	77	12.52	11.98	67	13.65	12.35	75	12.84	12.11	72	13.53	12.09	78
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.28	13.44	69	12.52	12.72	54	13.65	13.08	68	12.84	12.78	60	13.53	12.85	72
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.53	15.42	61	13.77	14.77	34	14.90	15.23	52	13.65	14.36	44	14.17	14.45	60
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.81	9.11	85	10.82	9.03	90	10.69	9.13	86	11.67	9.76	88	12.76	9.71	94
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	1	2	5	5	-100.00	
Other insurance activities income	0	1	2	5	5	-100.00	
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	64,425	62,993	63,752	62,249	60,821	2.27	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	25	0	0.41	22	0	0.47	21	0	0.47	21
Premium income / Insurance activities revenue	3.14			3.04		40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.99	11.54	11	1.10	11.35	13	1.06	11.03	11	1.16	11.51	14	1.26	10.22	16
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	1,627,214			1,470,351			1,545,851			1,406,630			1,250,106		
Net assets of broker-dealer subsidiaries / Consolidated assets	2.72	0.47	91	2.81	0.73	89	2.72	0.75	89	2.98	1.39	87	3.03	1.79	86

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### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	273,520	260,579	151,867	400,516	423,332
Real estate loans	243,909	154,017	84,108	316,922	343,346
Commercial and industrial loans	29,555	106,200	67,398	82,659	61,273
Loans to depository institutions and other banks acceptances	56	362	361	935	18,713
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	50,377	0	91,458	89,102
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	273,520	310,956	151,867	491,974	512,434
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	4.97	-1.19	61	-43.31	10.27	10	-62.08	-2.40	8	-5.39	22.48	41	77.51	7.24	90
Total selected assets	-12.04	3.19	29	-65.45	5.10	8	-69.13	2.04	8	-3.99	12.40	44	77.45	3.24	93
Deposits		9.07			10.22			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	-22,225	8,547	-6,091	-7,821	11,053		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	9	14	27		
Management and service fees .....	0	0	0	0	0		
Other income .....	-22,225	8,547	-6,100	-7,835	11,026		
Income from nonbank subsidiaries .....	36,750	0	0	0	36,927		
Dividends .....	36,750	0	0	0	36,927		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	46,435	2,012	49,518	6,608	6,012	2207.90	
Dividends .....	0	0	0	0	0		
Interest .....	46,435	2,012	49,518	6,608	6,012	2207.90	
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	60,960	10,559	43,427	-1,213	53,992	477.33	
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	-43,117	-7,055	10,178	10,867	-12,768		
Total operating income .....	17,843	3,504	53,605	9,654	41,224	409.22	
<b>Operating Expenses</b>							
Personnel expenses .....	4,825	-444	2,316	1,369	-1,459		
Interest expense .....	127,872	55,841	144,725	133,661	127,846	128.99	
Other expenses .....	25,470	23,265	40,324	30,314	24,681	9.48	
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	158,167	78,662	187,365	165,344	151,068	101.07	
Income (loss) before taxes .....	-140,324	-75,158	-133,760	-155,690	-109,844		
Applicable income taxes (credit) .....	-45,092	-18,949	-32,745	-37,982	-36,249		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-95,232	-56,209	-101,015	-117,708	-73,595		
Equity in undistributed income of subsidiaries .....	418,318	113,164	401,761	598,335	339,399	269.66	
Bank subsidiaries .....	269,576	33,224	276,783	328,669	266,392	711.39	
Nonbank subsidiaries .....	52,047	20,705	21,011	58,621	8,984	151.37	
Subsidiary holding companies .....	96,695	59,235	103,967	211,045	64,023	63.24	
Net income (loss) .....	323,086	56,955	300,746	480,627	265,804	467.27	
<b>Memoranda</b>							
Bank net income .....	269,576	33,224	276,783	328,669	266,392	711.39	
Nonbank net income .....	88,797	20,705	21,011	58,621	45,911	328.87	
Subsidiary holding companys' net income .....	96,695	59,235	103,967	211,045	64,023	63.24	

BHC Name

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## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	7,169,624	39.89	6,703,100	61.56	6,948,624	48.42	6,255,035	5,834,683	6.96	
Common and preferred stock .....	7,169,464	39.89	6,702,789	61.56	6,919,028	48.21	6,222,947	5,834,683	6.96	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	160	0	311	0	29,596	0.21	32,088	0	-48.55	
Investment in nonbank subsidiaries .....	5,124,675	28.51	1,822,953	16.74	1,795,105	12.51	2,156,892	2,430,056	181.12	
Common and preferred stock .....	5,103,949	28.40	1,791,505	16.45	1,791,811	12.49	2,154,395	2,430,056	184.90	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	20,726	0.12	31,448	0.29	3,294	0.02	2,497	0	-34.09	
Investment in subsidiary holding companies .....	4,646,884	25.85	1,670,304	15.34	4,544,659	31.67	2,114,636	1,692,037	178.21	
Common and preferred stock .....	1,799,519	10.01	1,668,944	15.33	1,713,824	11.94	1,603,606	1,390,316	7.82	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	2,845,578	15.83	0	0	2,828,558	19.71	295,391	295,391		
Other receivables .....	1,787	0.01	1,360	0.01	2,277	0.02	215,639	6,330	31.40	
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	478,202	2.66	0	0	300,239	2.09	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	277,649	1.54	489,271	4.49	451,728	3.15	74,666	183,025	-43.25	
Cash and due from unrelated depository institution .....	56,586	0.31	27,939	0.26	50,958	0.36	27,252	20,077	102.53	
Premises, furnishings, fixtures and equipment .....	32,661	0.18	27,187	0.25	32,092	0.22	20,021	983	20.13	
Intangible assets .....	36,191	0.20	36,191	0.33	36,191	0.25	36,191	36,191	0.00	
Other assets .....	150,977	0.84	111,412	1.02	191,037	1.33	147,636	116,263	35.51	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	17,973,449	100.00	10,888,357	100.00	14,350,633	100.00	10,832,329	10,313,315	65.07	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	5,482,120	30.50	0	0	5,338,681	37.20	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	69,424	0.39	61,063	0.56	124,369	0.87	86,098	68,796	13.69	
Balance due to subsidiaries and related institutions .....	3,158,575	17.57	2,273,530	20.88	117,200	0.82	2,318,546	2,302,150	38.93	
Total liabilities .....	8,710,119	48.46	2,334,593	21.44	5,580,250	38.89	2,404,644	2,370,946	273.09	
Equity Capital .....	9,263,330	51.54	8,553,764	78.56	8,770,383	61.11	8,427,685	7,942,369	8.30	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	0	0	0	0	0	0	0	0		
Common surplus .....	7,678,393	42.72	7,478,958	68.69	7,478,287	52.11	7,478,062	7,477,044	2.67	
Retained earnings .....	1,569,222	8.73	1,002,353	9.21	1,246,109	8.68	928,993	504,647	56.55	
Accumulated other comprehensive income .....	15,715	0.09	72,453	0.67	45,987	0.32	20,630	-39,322	-78.31	
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	17,973,449	100.00	10,888,357	100.00	14,350,633	100.00	10,832,329	10,313,315	65.07	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	2,170,000	19.93	0	0	2,170,000	2,170,000	-100.00	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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**Parent Company Analysis—Part 1**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	7.40	12.64	9	1.39	4.33	19	3.65	7.29	15	5.99	9.68	12	3.44	10.40	4
Bank net income / Average equity investment in banks	7.66	12.37	9	1.03	4.55	18	4.18	7.45	17	5.45	10.51	7	4.82	11.19	4
Nonbank net income / Average equity investment in nonbanks	4.53	13.40	38	2.10	7.01	39	1.10	9.75	26	2.45	7.89	35	1.49	7.10	31
Subsidiary HCs net income / Average equity investment in sub HCs	11.03	11.92	55	7.30	5.62	68	6.26	7.01	58	13.83	8.55	82	7.84	8.78	41
Bank net income / Parent net income	83.44	96.24	18	58.33	91.35	15	92.03	88.16	21	68.38	82.22	20	100.22	82.56	38
Nonbank net income / Parent net income	27.48	3.10	95	36.35	6.35	90	6.99	3.59	81	12.20	5.93	81	17.27	3.78	86
Subsidiary holding companies' net income / Parent net income	29.93	67.52	30	104	71.95	76	34.57	68.34	30	43.91	74	26	24.09	72.48	23
<b>Leverage</b>															
Total liabilities / Equity capital	94.03	16.87	93	27.29	20.37	75	63.63	20.06	89	28.53	20.43	72	29.85	20.88	73
Total debt / Equity capital	59.18	11.60	93	0	14.50	11	60.87	14.41	90	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	59.18	13.82	93	0	16.78	7	60.87	16.67	90	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	59.18	11.69	93	0	14.81	11	60.87	14.68	90	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	59.18	11.71	93	0	14.64	11	60.87	14.52	90	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	59.18	11.05	93	0	13.39	12	60.87	13.56	91	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	53.99	39.10	62	0	29.33	11	59.03	34.67	75	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	151.92	103.07	98	118.82	103.11	95	118.86	102.81	94	118.43	103.22	93	121.56	103.10	95
Total investment in subs / Equity capital	182.88	108.26	93	119.20	110.49	83	151.51	110.16	89	124.90	111.07	83	125.36	112.48	83
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	7.44	0.25	99	14.13	0.67	98	5.50	0.47	97	3.23	0.36	96	6.44	0.35	98
Equity investment in subs – equity cap / Net income-div (X)	7.44	0.83	98	14.13	3.93	90	5.50	1.82	89	3.23	1.22	89	6.44	1.22	94
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	44.12	138.64	13	29.61	143.95	8	49.18	136.59	6	30.38	177.68	4	50.92	162.34	8
Cash from ops + noncash items + op expense / Op expense + dividend	114.05	130.64	48	263.56	154.33	82	145.34	147.24	60	-122.06	190.27	0	87.39	174.91	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-2.17	103.17	12	629.01	148.07	96	316.99	134.08	94	40.38	116.34	8	87.38	103.19	30
Pretax operating income + interest expense / Interest expense	-9.74	1,479.01	6	-34.59	2,733.67	4	7.58	2,016.32	3	-16.48	1,968.54	1	14.08	2,898.75	6
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-9.74	1,667.11	6	-34.59	1,374.36	5	7.58	1,539.23	3	-16.48	1,632.83	0	14.08	1,369.37	5
Dividends + interest from subsidiaries / Interest expense + dividends	65.05	153.06	21	3.60	169.52	6	34.22	150.43	8	4.95	210.80	0	33.61	188.90	5
Fees + other income from subsidiaries / Salary + other expenses	-73.36	12.78	1	37.45	15.95	76	-14.31	13.95	1	-24.73	16.52	0	47.48	16.08	81
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-10.14	3.64	1	-15.31	3.69	3	-14.08	3.85	2	-16.83	2.64	3	-17.07	2.61	3
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0.21	47		0.05		0	0.10	46		0.04			0.24	
Nonaccrual	0	0.96	44		0.97		0	1.03	40		0.54			6.54	
Total	0	1.17	41		1.02		0	1.13	37		0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	31.73	1.79	96	23.58	2.90	91	24.41	2.66	93	28.03	5.62	88	39.71	5.50	92
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	5.24	0.07	95	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84			57.26	
Dividends declared / Net income .....	0	25.30	4	0	60.26	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	7.40	9.64	37	1.39	1.15	39	3.65	4.14	42	5.99	6.46	45	3.44	7.33	10
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		139.49			166.94			132.17			178.13			157.73	
Dividends from nonbank subsidiaries .....		3.97			3.69			3.41			7.53			7.13	
Dividends from subsidiary holding companies.....		6.36			3.84			4.85			21.40			16.86	
Dividends from all subsidiaries .....		193.08			205.70			174.85			260.40			215.26	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	36.56	9	0	82.59	8	0	60.28	4	0	66.55	4	0	60.71	4
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	44	0	0.54	40	0.01	0.52	47
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	-8.24	0	0	25.73	0.01	98	-2.20	0	1	-2.38	0	1	4.14	0	98
Operating income from bank subsidiaries .....	-8.24	38.35	0	25.73	98.26	21	-2.20	62.88	1	-2.38	69.36	1	4.15	63.43	7
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	41.39	54.17	54	0	52.25	20	0	56.39	15	0	82.95	12	80.43	51.40	67
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	41.39	76.16	49	0	78.35	12	0	79.84	8	0	150.41	6	80.43	99.33	46
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	31	20	0	55.04	23	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies.....	48.02	5.39	95	3.40	15.38	68	47.63	8.40	90	3.13	6.54	65	9.39	3.95	76
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	48.02	39.64	55	3.40	73.61	31	47.63	55.20	42	3.13	76.49	26	9.39	61.19	26
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	67.82	10	0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0.02	0.63	46	0.15	0.80	56	0.07	0.92	52
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	-124.56	0.02	0	243.92	0.07	99	-11.38	0.04	0	-81.16	0.03	0	26.75	0.02	99
Operating income from bank subsidiaries .....	-124.56	81.78	0	243.92	81.90	99	-11.36	82.20	0	-81.01	78.80	0	26.81	74.20	21
Dividends from nonbank subsidiaries .....	205.96	2.67	99	0	2.05	28	0	1.95	23	0	2.65	19	89.58	2.57	98
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	205.96	6.48	99	0	6.25	20	0	4.70	16	0	7.29	11	89.58	7.64	95
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	260.24	0.01	99	57.42	0.17	96	92.38	0.11	99	68.45	0.20	99	14.58	0.37	95
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	260.24	3.96	99	57.42	4.06	91	92.38	4.56	94	68.45	6.08	90	14.58	6.79	82
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	0	28.31	13		33.86		0	27.08	12		28.33			26.53	